

United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

ORDER AND RESCHEDULED MEETING NOTICE
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13
OF THE BANKRUPTCY CODE
MEETING OF CREDITORS, AND FIXING OF DATES

Case No. 18-22260-CMB

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Ray Terzich
1234 Pocono Street
Pittsburgh, PA 15218

Mary Kay Terzich
1234 Pocono Street
Pittsburgh, PA 15218

Social Security No.:

xxx-xx-4404

xxx-xx-5869

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Kenneth Steidl
Steidl & Steinberg
Suite 2830 Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-391-8000

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF
CREDITORS

September 17, 2018
01:00 PM
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA
15219

CONFIRMATION HEARING DATE/TIME/LOC

September 17, 2018
01:00 PM
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA
15219

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE
OR HEARING.**

Dated: 8/8/18

BY THE COURT

Carlota M. Bohm
Judge

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ray Terzich
 Mary Kay Terzich
 Debtors

Case No. 18-22260-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: rsc13

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb
 cr +Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112
 +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,
 UNITED STATES 15219-6101
 14858078 +Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apothaker & Associates P.C.,
 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 14858079 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 14886117 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14858083 +CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
 14858087 +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
 14880841 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14858084 Discover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301,
 Pittsburgh, PA 15221-5283
 14858085 Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222
 14858086 +Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969
 14858091 +FBN Omaha, PO Box 3412, Omaha, NE 68103-0412
 14860616 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
 14858093 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000,
 New York, NY 10106
 14858096 +Northstar Capital Acquisition LLC, c/o Apothaker & Associates PC, 520 Fellowship Road, C306,
 Mount Laurel, NJ 08054-3410
 14858098 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14858099 +PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
 14887466 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14868029 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14891200 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14887660 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 02:06:52 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 09 2018 02:08:15 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14858080 +E-mail/Text: kburkley@bernsteinlaw.com Aug 09 2018 02:08:15 Bernstein -Burkley, PC,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 14858081 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2018 02:08:56 Capital One Bank,
 P. O. Box 30281, Salt Lake City, UT 84130-0281
 14858082 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2018 02:09:50
 Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001
 14858092 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Aug 09 2018 02:07:36 Key Bank NA,
 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 14893777 E-mail/PDF: resurgentbknottifications@resurgent.com Aug 09 2018 02:09:29
 LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14893776 E-mail/PDF: resurgentbknottifications@resurgent.com Aug 09 2018 02:09:03
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14887804 E-mail/PDF: resurgentbknottifications@resurgent.com Aug 09 2018 02:09:59
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14858095 +E-mail/Text: bkr@cardworks.com Aug 09 2018 02:05:57 Merrick Bank, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 14885999 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 09 2018 02:07:13 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14858612 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 09 2018 02:09:25
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14858100 E-mail/PDF: gecsed@recoverycorp.com Aug 09 2018 02:09:47 SYNCB/Walmart, PO Box 965024,
 Orlando, FL 32896-5024

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank National Association

District/off: 0315-2

User: bsil
Form ID: rsc13

Page 2 of 2
Total Noticed: 34

Date Rcvd: Aug 08, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
14858088* +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
14858089* +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
14858090 ##+Edwin A. Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858094 ##+LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858097 ##+Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787
TOTALS: 1, * 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Kenneth Steidl on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8